

**Information to identify the case:**

Debtor 1	<b>Michael Vito Carbone</b>	Social Security number or ITIN	xxx-xx-6621
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Rose Carbone</b>	Social Security number or ITIN	xxx-xx-3336
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-18913-ABA</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael Vito Carbone

Rose Carbone  
aka Rose Rannels

8/25/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Vito Carbone  
 Rose Carbone  
 Debtors

Case No. 17-18913-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Aug 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2017.

db/jdb +Michael Vito Carbone, Rose Carbone, 205 Lincoln Ave, Bellmawr, NJ 08031-2707  
 516800628 +Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600  
 516800635 +Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, S Louis, MO 63179-0040  
 516800636 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 516800637 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040,  
 S Louis, MO 63179-0040  
 516800638 +Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 516800639 +Complete Collection Service, 4833 N. Dixie Hwy, Fort Lauderdale, FL 33334-3928  
 516800643 +Estate Information Services, LLC, EIS Collections, PO Box 1730,  
 Reynoldsburg, OH 43068-8730  
 516800644 +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 516800646 +Haddon Emergency Physicians, 1600 Haddon Ave, Camden, NJ 08103-3101  
 516800647 +HealthFirst Financial, LLC, PO Box 7887, Springfield, OR 97475-0034  
 516800649 +Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823  
 516800652 +MediCredit, PO Box 1629, Maryland Heights, MO 63043-0629  
 516800654 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846  
 516800655 Our Lady Of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099  
 516872780 QUICKEN LOANS INC., KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206,  
 Westmont, NJ 08108  
 516800661 +Selip & Stylianou, LLP, PO Box 363, Woodbury, NY 11797-0363  
 516800664 +Service Finance Compan, 555 S Federal Hwy Ste 20, Boca Raton, FL 33432-5505  
 516800673 +UPHS HUP Patient Pay, PO Box 824336, Philadelphia, PA 19182-4336  
 516800672 +United Collection Bureau, Inc., 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501  
 516800674 #+VanRu Credit Corporation, PO Box 1612, Des Plaines, IL 60017-1612

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Aug 25 2017 23:08:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 25 2017 23:20:55 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 25 2017 23:20:51 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516800626 +EDI: ARSN.COM Aug 25 2017 23:08:00 ARS National Services, Inc., PO Box 469100,  
 Escondido, CA 92046-9100  
 516800627 +EDI: BANKAMER.COM Aug 25 2017 23:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 516800630 +E-mail/Text: bankruptcy@cavps.com Aug 25 2017 23:21:11 Calvary Portfolio Services,  
 500 Summit Lake Dr, Ste 400, Valhalla, NY 10595-2322  
 516800631 +E-mail/Text: cms-bk@cms-collect.com Aug 25 2017 23:20:42 Capital Management Services, LP,  
 698 1/2 south ogden st, Buffalo, NY 14206-2317  
 516800633 +EDI: CAUT.COM Aug 25 2017 23:08:00 Chase Auto Finance, National Bankruptcy Dept,  
 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071  
 516800634 +EDI: CHASE.COM Aug 25 2017 23:08:00 Chase Card, Attn: Correspondence, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516800640 +EDI: DISCOVER.COM Aug 25 2017 23:08:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 516800642 +E-mail/Text: bbagley@enerbankusa.com Aug 25 2017 23:20:38 Enerbank Usa,  
 1245 E Brickyard Rd Ste, Salt Lake City, UT 84106-2559  
 516800648 +EDI: HY11.COM Aug 25 2017 23:08:00 Hyundai Motor Finance, Attn: Bankruptcy,  
 Po Box 20809, Fountain City, CA 92728-0809  
 516800651 +E-mail/Text: bk@lendingclub.com Aug 25 2017 23:21:19 Lending Club Corp, 71 Stevenson St,  
 Suite 300, San Francisco, CA 94105-2985  
 516800660 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 25 2017 23:21:12 Quickn Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 516802638 +EDI: RMSC.COM Aug 25 2017 23:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516800665 +EDI: RMSC.COM Aug 25 2017 23:08:00 Synchrony Bank, PO Box 960061,  
 Orlando, FL 32896-0061  
 516800666 +EDI: RMSC.COM Aug 25 2017 23:08:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 516800667 +EDI: RMSC.COM Aug 25 2017 23:08:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 516800668 +EDI: RMSC.COM Aug 25 2017 23:08:00 Synchrony Bank/Sams, Po Box 965060,  
 Orlando, FL 32896-5060  
 516800669 +EDI: RMSC.COM Aug 25 2017 23:08:00 Synchrony Bank/Sams Club, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 516800670 +EDI: RMSC.COM Aug 25 2017 23:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 516800671 +EDI: WTRRN BANK.COM Aug 25 2017 23:08:00 Target, C/O Financial & Retail Svcs,  
 Mailstopn BT POB 9475, Minneapolis, MN 55440-9475

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Aug 25, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516800675 +EDI: WFFC.COM Aug 25 2017 23:08:00 WFFNB/Bobs Discount Furniture, Po Box 10438,  
Des Moines, IA 50306-0438

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516800629\* +Bay Area Credit Service, PO Box 467600, Atlanta, GA 31146-7600  
516800632\* +Capital Management Services, LP, 698 1/2 south ogden st, Buffalo, NY 14206-2317  
516800641\* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025  
516800645\* +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
516800650\* +Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823  
516800653\* +MediCredit, PO Box 1629, Maryland Heights, MO 63043-0629  
516800656\* Our Lady Of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099  
516800657\* Our Lady Of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099  
516800658\* Our Lady Of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099  
516800659\* Our Lady Of Lourdes Medical Center, PO Box 822099, Philadelphia, PA 19182-2099  
516800662\* +Selip & Stylianou, LLP, PO Box 363, Woodbury, NY 11797-0363  
516800663\* +Selip & Stylianou, LLP, PO Box 363, Woodbury, NY 11797-0363

TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 27, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com  
Lee Martin Perlman on behalf of Joint Debtor Rose Carbone ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
Lee Martin Perlman on behalf of Debtor Michael Vito Carbone ecf@newjerseybankruptcy.com,  
lmpcourt@gmail.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5